

Information to identify the case:

Debtor 1	<u>Ronald A. Conti, Jr.</u>	Social Security number or ITIN	xxx-xx-2585
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Stephanie A. Conti</u>	Social Security number or ITIN	xxx-xx-8866
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-12491-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald A. Conti, Jr. aka RONALD CONTI, aka RONALD CONTI JR	Stephanie A. Conti aka STEPHANIE CONTI
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5/4/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald A. Conti,, Jr.
Stephanie A. Conti
Debtors

Case No. 17-12491-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 04, 2022

User: admin
Form ID: 3180W

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	Ronald A. Conti,, Jr., Stephanie A. Conti, 23 Cape Cod Dr, Turnersville, NJ 08012-2505
516635813	Advocare Delgiorno Pediatrics, 535 S Black Horse Pike, Blackwood, NJ 08012-2807
516635815	Ars, 1801 NW 66th Ave, Fort Lauderdale, FL 33313-4571
516635818	CAMDEN COUNTY SCP DC00122615, 101 S 5th St, Camden, NJ 08103-4001
516635819	CAMDEN COUNTY SCP DC01537611, 101 S 5th St, Camden, NJ 08103-4001
516635820	CAMDEN COUNTY SPECIAL DC00291912, 101 S 5th St, Camden, NJ 08103-4001
516635826	Eamonn O'Hagan, Assistant U.S. Attorney U.S. Attorney's, 970 Broad St Dist OF, Newark, NJ 07102-2534
516635827	Emerg Phy Assoc of S Jersey, 101 Carnie Blvd, Voorhees, NJ 08043-1548
516635830	Financial Recoveries, 200 E Park Dr, Mount Laurel, NJ 08054-1297
516635831	+ Fulton, Friedman & Gullace, LLC, 28 E Main St, Rochester, NY 14614-1928
516635832	GLOUCESTER CTY SCP DC00082711, 1 N Broad St, Woodbury, NJ 08096-4602
516635833	GLOUCESTER CTY SCP DC00131211, 1 N Broad St, Woodbury, NJ 08096-4602
516635834	GLOUCESTER CTY SCP DC00693611, 1 N Broad St, Woodbury, NJ 08096-4602
516635835	++++ GOLDMAN & WARSHAW, 34 MAPLE AVE STE 101, PINE BROOK NJ 07058-9394 address filed with court., Goldman & Warshaw, 34 Maple Ave # 101, Pine Brook, NJ 07058-9394
516635838	Kennedy Health, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
516635839	Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
516635842	Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Ave # 4, Roseland, NJ 07068-1717
516635843	Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave # 4, Roseland, NJ 07068-1717
516635844	Ocwen, PO Box 24646, West Palm Beach, FL 33416-4646
516635845	Pinnacle LLC/Resurgent, PO Box 10497, Greenville, SC 29603-0497
516635852	US Dept Ed, PO Box 1030, Coraopolis, PA 15108-6030

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 04 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 04 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516635812	EDI: CCS.COM	May 05 2022 02:18:00	06 Progressive, c/o Credit Coll, PO Box 607, Norwood, MA 02062-0607
516698151	EDI: GMACFS.COM	May 05 2022 02:18:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516635816	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM		

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		May 04 2022 20:35:00	Asset Acceptance, LLC, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
516635817	EDI: BANKAMER.COM		
		May 05 2022 02:18:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
516635822	EDI: CAPITALONE.COM		
		May 05 2022 02:18:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516635823	EDI: CAPITALONE.COM		
		May 05 2022 02:18:00	Capital One Bank USA, NA, 15000 Capital One Dr, Richmond, VA 23238-1119
516635821	EDI: CAPITALONE.COM		
		May 05 2022 02:18:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516865263	+ Email/Text: bankruptcy@cavps.com		
		May 04 2022 20:35:00	Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516635824	EDI: CCS.COM		
		May 05 2022 02:18:00	Credit Coll, PO Box 607, Norwood, MA 02062-0607
516635825	EDI: ESSL.COM		
		May 05 2022 02:18:00	DISH, 9601 S Meridian Blvd, Englewood, CO 80112-5905
516863645	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 04 2022 20:35:00	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
516635828	Email/Text: bknotice@ercbpo.com		
		May 04 2022 20:35:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516635829	+ Email/Text: ecourts.col_efilings@fskslaw.com		
		May 04 2022 20:34:00	Fein, Such, Kahn & Shepard, P.C., 7 Century Dr Ste 201, Parsippany, NJ 07054-4673
516635836	EDI: IIC9.COM		
		May 05 2022 02:18:00	I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
516635837	EDI: IRS.COM		
		May 05 2022 02:18:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
516841053	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 04 2022 20:35:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516635841	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 04 2022 20:35:00	Midland Funding, LLC, 2365 Northside Dr # 300, San Diego, CA 92108-2710
516635846	Email/Text: signed.order@pfwattorneys.com		
		May 04 2022 20:34:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
516712045	+ Email/PDF: resurgentbknotifications@resurgent.com		
		May 04 2022 20:40:32	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516707710	EDI: Q3G.COM		
		May 05 2022 02:18:00	Quantum3 Group LLC as agent for, Oliphant Financial LLC, PO Box 788, Kirkland, WA 98083-0788
516635848	Email/Text: bkdepartment@rtresolutions.com		
		May 04 2022 20:35:00	Real Time Resolutions, Attn: Bankruptcy, PO Box 36655, Dallas, TX 75235-1655
516635849	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 04 2022 20:35:00	Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
516635850	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 04 2022 20:35:00	Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250
516677734	+ EDI: RMSC.COM		
		May 05 2022 02:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516803281	EDI: BANKAMER.COM		
		May 05 2022 02:18:00	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
516635851	Email/Text: edbknotices@ecmc.org		
		May 04 2022 20:34:00	U S Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244-4222

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516950220	Email/Text: EDBKNotices@ecmc.org	May 04 2022 20:34:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
516635855	EDI: VERIZONCOMB.COM	May 05 2022 02:18:00	VERIZON WIRELESS, 2 Verizon Pl, Alpharetta, GA 30004-8510
516635854	EDI: VERIZONCOMB.COM	May 05 2022 02:18:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
516635853	+ EDI: VERIZONCOMB.COM	May 05 2022 02:18:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516635847	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054
516635814	##	Andrew Sklar, Esquire, Sklar Law, LLC, 1200 Laurel Oak Rd # 102, Voorhees, NJ 08043-4317
516635840	##	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
516651631	##+	Kennedy Health System, c/o Andrew Sklar, Esquire, Sklar Law LLC, 1200 Laurel Oak Rd, Suite 102, Voorhees, NJ 08043-4317

TOTAL: 0 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2005-HE2 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2005-HE2, Mortgage Pass-Through Certificates, Series 2005-HE2 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as Servicing Agent for Deutsche Bank National Trust Company, as Trustee nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A., AS INDENTURE TRUSTEE FOR CWABS MASTER TRUST, REVOLV bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlson	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A., AS INDENTURE

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TRUSTEE FOR CWABS MASTER TRUST, REVOLV dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Matthew C. Waldt

on behalf of Creditor Select Portfolio Servicing Inc. mwaldt@milsteadlaw.com

Michael J. Milstead

on behalf of Creditor Deutsche Bank National Trust Company as Trustee michael@milsteadlaw.com

Ronald E. Norman

on behalf of Joint Debtor Stephanie A. Conti rnorman@rnormanlaw.com
ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

Ronald E. Norman

on behalf of Debtor Ronald A. Conti , Jr. rnorman@rnormanlaw.com,
ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12